

Directive No. 108

## SMALL GROUP RATING AND RENEWAL

January 29, 1993

Act No. 777 § 2 of the 1991 session of the Louisiana Legislature, enacting R.S. 22:228.1-228.5, became effective September 30, 1992.

The Act provides for the regulation of small group health insurance premium rates and renewability of coverage and applies to all small group carriers providing health insurance in Louisiana including Multiple Employer Welfare Arrangements and Health Maintenance Organizations.

Section 22.8.2A(4) mandates that premium rates for all health plans subject to the Act be in compliance with the rate structure set forth in R.S. 22:228.2A(1) (2) by January 1, 1994.

All small group carriers are directed to take whatever steps are necessary to bring their rates into compliance by January 1, 1994.

Carriers which fail to comply with the mandated time schedule will be subject to the penalties set forth R.S. 22:222.

James H. Brown  
COMMISSIONER OF INSURANCE

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493

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